

You deserve the best care possible.

Let's make sure it can be there for you.



What would happen if you couldn't take care of yourself anymore? If you needed help just to feed or dress yourself, to move around or use the bathroom? Many Americans know the experience of being a caregiver for a loved one – or they know someone else who has. They understand that it can be **difficult, time-consuming and expensive.**

Trustmark Life + Care® insurance can help. It provides **long-term care benefits** funded by **permanent life insurance.** It can mean knowing that when the time comes, you'll be able to receive **care on your terms:** with more comfort and quality of life for you, and less worry or hardship for your family.

What are long-term care benefits?

Cash payments are sent directly to you when you receive qualifying caregiving services.

- Unlike traditional health insurance, Trustmark Life + Care® **pays you**, not your care provider
- You can use that cash to help afford your care – or for anything else you might need



How much do caregiving services cost?

Caregiving can be hard on family and friends, and professional help may be pricey.

- The average annual cost of a home health aide is **\$55,000 per year** – and rising.¹
- In 2021, the median cost of a semi-private nursing home room was about **\$95,000 per year.**²

Do only older people need long-term care?

People of any age may end up needing care –for example, due to an accident or illness.

- Of the 14 million people who need care each year, **44% are under the age of 65.**³



Will I ever use this insurance?

Someone turning 65 today has a nearly **70% chance** of needing some type of care services in their lifetime.⁵

- Nearly **20%** of Americans are currently providing care for an adult, and the number is rising.⁶
- Plus: even if you never need care, there's still a **death benefit** for your beneficiaries.

¹Morningstar, "100 Must-Know Statistics About Long-Term Care: Pandemic Edition," 2020. ²Genworth, "Cost of Care Survey," 2021. ³Long-Term Services and Supports, AARP.org, 2019. ⁴LongTermCare.gov, "How Much Care Will You Need?" modified 2020. ⁵AARP/National Alliance for Caregiving, "Caregiving in the U.S. 2020," 2020.

See reverse for more on how Trustmark Life + Care® can help.

Here's how Trustmark Life + Care® can pay long-term care benefits.

(All examples are for a \$100,000 certificate.)



Long-term care benefits are payable when you require help with **at least two of six activities of daily living** (for example, eating, bathing or dressing) or have a **severe cognitive impairment** (such as Alzheimer's disease). They begin to pay 90 days after services begin.⁷

Professional Caregiving



The Professional Caregiving benefit is payable when you receive care from a professional caregiver – for example, a home health aide, adult day care or assisted living facility:

\$4,000/month up to a **[\$100,000][\\$200,000]** maximum

(4% of your benefit amount per month, up to a maximum of [twice] your face amount)

[Family Caregiving



If you receive unpaid care from a family member or friend instead, you can collect the Family Caregiving benefit, which works similarly:

[\$2,000][\\$4,000]/month up to a **[\$100,000][\\$200,000]** maximum

([2%][4%] of your benefit amount per month, up to a maximum of [twice] your face amount)

Note: You may only collect one type of care benefit at a time.

However, you may switch between Professional Caregiving and Family Caregiving at any time.]

[Long-term care benefits paid proportionally reduce the available death benefit.]

[How your benefits stack

With the Benefit Restoration feature, your beneficiaries can **still collect a death benefit** even if you use all of your long-term care benefits, increasing the maximum value of your coverage:

[Note: The death benefit reduces to [33%][50%] at the later of age 70 or the 10th policy anniversary.

However, the amount available for long-term care benefits never reduces!]

⁷Long-term care benefits are payable after 90 days of qualifying care has been received; to qualify you must meet the conditions for payment.

Benefit type	Maximum benefit
Long-term care benefits	[\$100,000] [\$200,000]
Death benefit [(before age 70 or 10th anniversary)]	+ [\$50,000] [\$100,000]
Total maximum benefit	[\$150,000] [\$200,000] [\$250,000] [\$300,000]

This is a brief description of the benefits under forms GTL 121 C MET and applicable riders CTR 121, LTC.121 CA and STR.121. **This is a life insurance benefit that also gives you the option to accelerate some of the death benefit in the event that you meet the criteria for a qualifying event. This is not a long-term care partnership policy or a Medicare supplement certificate.** The accelerated death benefit for terminal illness is designed with the intent to qualify for favorable tax treatment under Section 101(g) of the Internal Revenue Code. The accelerated death benefit for long-term care is designed with the intent to qualify for favorable tax treatment under Section 7702B(b) Section 101(g) of the Internal Revenue Code and is subject to long-term care insurance law. Unlike the benefits provided by traditional or stand-alone long-term care insurance, the benefits provided do not include coverage for the reimbursement of long-term care services. A maximum issue age applies to certain benefits; coverage issued at age 70 or later may differ from what is described here. Limitations on pre-existing conditions may apply. Benefits, definitions, exclusions and limitations and form numbers may vary by state. Please consult your certificate for complete information. For costs, coverage details and terms, see your agent or write the company. Underwriting conditions may vary, and determine eligibility for the offer of insurance. Trustmark® and Trustmark Life + Care® are registered trademarks of Trustmark Insurance Company.

In California, review "A Consumer's Guide to Long-term Care from the Department of Aging" at: https://www.aging.ca.gov/Care_Options/Taking_Care_of_Tomorrow/

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